

**Senate File 8 - Introduced**

SENATE FILE 8  
BY SCHOENJAHN

**A BILL FOR**

1 An Act to require proof of financial liability coverage upon  
2 registration of a motor vehicle.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 321.20, subsection 1, Code 2013, is  
2 amended by adding the following new paragraph:

3 NEW PARAGRAPH. *g.* If the vehicle is a motor vehicle, the  
4 owner shall certify on the application that financial liability  
5 coverage is in effect for the motor vehicle and provide a copy  
6 of the proof of financial liability coverage card issued for  
7 the motor vehicle, a description of the financial liability  
8 coverage as noted on the proof of financial liability coverage  
9 card, or other documentation acceptable to the department.

10 Sec. 2. Section 321.30, Code 2013, is amended by adding the  
11 following new subsection:

12 NEW SUBSECTION. 4. The department or the county treasurer  
13 shall refuse registration of a motor vehicle if the owner does  
14 not provide satisfactory certification that financial liability  
15 coverage is in effect for the motor vehicle.

16 Sec. 3. Section 321.40, Code 2013, is amended by adding the  
17 following new subsection:

18 NEW SUBSECTION. 10. A form for certification of financial  
19 liability coverage shall accompany each renewal statement  
20 sent to the owner of a motor vehicle under this section. The  
21 county treasurer shall refuse to renew the registration of a  
22 motor vehicle if the applicant does not submit certification of  
23 financial liability coverage in effect for the motor vehicle.

24 EXPLANATION

25 This bill requires the owner of a motor vehicle to certify  
26 that financial liability coverage is in effect for the  
27 vehicle at the time the vehicle is registered and each time  
28 the registration is renewed. At the time of application for  
29 registration and certificate of title for a motor vehicle, the  
30 owner is required to provide a copy of the proof of financial  
31 liability coverage card issued for the motor vehicle, a  
32 description of the coverage as noted on the card, or other  
33 documentation acceptable to the department of transportation.  
34 The county treasurer shall include a form for certification  
35 of financial liability coverage with each renewal statement

1 sent to the owner of a motor vehicle. The department or the  
2 county treasurer shall not register a motor vehicle or renew  
3 a registration in the absence of satisfactory proof that  
4 financial liability coverage is in effect for the vehicle.